

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

**IN RE:**

Ronald Bangayan Gammad  
Alice Jane Gammad

Debtor(s) | Judge A. Benjamin Goldgar

Case No.: 09 B 26282

Chapter: 13

**NOTICE OF POST PETITION OBLIGATIONS DUE**

**TO:** Glenn B. Stearns, Chapter 13 Trustee, 4343 Commerce Court, Suite 120, Lisle, IL 60532  
Ronald Bangayan Gammad, Alice Jane Gammad, Debtor(s), 2522 North Silver Oaks Drive, Round Lake Beach, IL 60073  
Isaiah A. Fishman, Attorney for Debtor(s), 55 East Monroe St. Suite #3400, Chicago, IL 60603

You are hereby notified that WEALTHBRIDGE MORTGAGE CORP has made post-petition advances of \$50.00 in relation to the mortgage it services and these amounts have been added to the note and mortgage obligation pursuant to the terms of the note and mortgage.

You are hereby notified that debtor(s) is(are) due to WEALTHBRIDGE MORTGAGE CORP for the contractual mortgage payment due 12/01/2009. On 12/14/2009 when the Trustee Filed the Notice of Payment of Final Mortgage Cure Amount the Debtor owed for the 12/01/2009 post-petition mortgage payments, with the 01/01/2010 coming due plus \$460.54 in previous legal fees . The current mortgage payment amount due each month is \$2,482.77 . As Debtor has failed to maintain post-petition payments, the current provision of the plan regarding reinstatement do not apply and any outstanding pre-petition amounts also remain due.

Pursuant to the terms of the confirmed plan, if no challenge to these advances is made by motion filed with the court and served on the undersigned and the trustee within thirty days of this notice or by 01/16/2010, GMAC MORTGAGE, LLC's rights to collect these amounts will remain unaffected.

**PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed above, by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527, before the hour of 5:00 PM on December 17, 2009.

/s/ Joel P. Fonferko  
Attorney for Creditor

Berton J. Maley ARDC#6209399  
Gloria C. Tsotsos ARDC# 6274279  
Jose G. Moreno ARDC#6229900  
Rachael A. Stokas ARDC#6276349  
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Burr Ridge, IL 60527  
(630) 794-5300

**C&A FILE (14-09-09979)**

NOTE: Pursuant to the Fair Debt Collection Practices Act you are advised that this law firm is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.